

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RALPH H. DEAL

KATHY J. DEAL

Debtor(s)

Ronda J. Winnecour

Chapter 13 Trustee,

Movant

vs.

No Respondents.

Case No.:17-70210 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/17/2017 and confirmed on 7/24/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		80,706.55
Less Refunds to Debtor	1,231.23	
TOTAL AMOUNT OF PLAN FUND		79,475.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,329.00	
Trustee Fee	3,667.16	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,996.16

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US DEPT OF AGRICULTURE (RURAL HOU Acct: 6736	0.00	42,621.61	0.00	42,621.61
	US DEPT OF AGRICULTURE (RURAL HOU Acct: 6736	28,327.16	28,327.16	0.00	28,327.16
	TOYOTA MOTOR CREDIT CORP Acct: 8600	918.38	918.38	323.63	1,242.01
					72,190.78

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	RALPH H. DEAL Acct:	0.00	0.00	0.00	0.00
	RALPH H. DEAL Acct:	1,231.23	1,231.23	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,329.00	3,329.00	0.00	0.00

*** NONE ***

Unsecured					
	ARS NATIONAL SERVICE Acct: 1520	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 1307	2,593.08	90.40	0.00	90.40
	CAMBRIA SOMERSET RADIOLOGY Acct: 6233	0.00	0.00	0.00	0.00
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 6244	911.55	31.78	0.00	31.78
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 1018	413.35	14.41	0.00	14.41
	CONEMAUGH EMERGENCY PHYSICIANS Acct: DMM1	0.00	0.00	0.00	0.00
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0929				
	CONEMAUGH PHYSICIANS GROUP	0.00	0.00	0.00	0.00
	Acct: 2025				
	CONEMAUGH PHYSICIANS GROUP	0.00	0.00	0.00	0.00
	Acct: 9721				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 0652				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 9714				
	STONELEIGH RECOVERY ASSOC LLC++	0.00	0.00	0.00	0.00
	Acct: 8549				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,086.47	37.88	0.00	37.88
	Acct: 6992				
	PORTFOLIO RECOVERY ASSOCIATES, LL	509.04	17.75	0.00	17.75
	Acct: 4863				
	TOYOTA MOTOR CREDIT CORP	2,758.16	96.16	0.00	96.16
	Acct: 8600				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct: V207				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 4703				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 4575				
					288.38

TOTAL PAID TO CREDITORS

72,479.16

TOTAL CLAIMED

PRIORITY 0.00

SECURED 29,245.54

UNSECURED 8,271.65

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

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KATHY J. DEAL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-70210 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Ralph H. Deal
Kathy J. Deal
Debtors

Case No. 17-70210-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ralph H. Deal, Kathy J. Deal, 2925 Somerset Pike, Johnstown, PA 15905-7000
14382766	+ Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
14382772	+ Conemaugh Emerg Phys Group, P.O. Box 644553, Pittsburgh, PA 15264-4553
14382773	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14382774	+ DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14382776	+ First Credit Resources, Inc., 1466 Frankstown Road, Johnstown, PA 15902-1315
14382777	+ KML Law Group, P.C., Attn: Thomas I. Puleo, Esquire, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
14382778	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14382779	+ Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: sm.rd.so.bkr@usda.gov	May 25 2022 23:57:00	Rural Housing Customer Service Center Usda, P O Box 66879, St. Louis, MO 63166-6879
14382764	+ Email/Text: legal@arsnational.com	May 25 2022 23:57:00	ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
14382765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 00:01:47	Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14382767	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:41	Cap One, Po Box 85520, Richmond, VA 23285
14382768	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:41	Cap1/Boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382769	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:41	Cap1/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
14382770	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:41	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14648497	+ Email/Text: bnc@bass-associates.com	May 25 2022 23:57:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14673226	+ Email/Text: bankruptcy@cavps.com	May 25 2022 23:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14382771	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 00:01:27	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14382775	+ Email/Text: psnyder@fcbanking.com	May 25 2022 23:57:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14644097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 00:01:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14384275	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 00:01:36	PRA Receivables Management, LLC, PO Box

District/off: 0315-7

User: auto

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			41021, Norfolk, VA 23541-1021
14382780	+ Email/PDF: gecsedl@recoverycorp.com	May 26 2022 00:01:41	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14382781	+ Email/PDF: gecsedl@recoverycorp.com	May 26 2022 00:01:31	Syncb/Sams Club, Po Box 965005, Orlando, FL 32896-5005
14382782	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 25 2022 23:57:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14409362	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 25 2022 23:57:00	Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
14924160	Email/PDF: bncnotices@becket-lee.com	May 26 2022 00:01:45	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14645780	Email/Text: sm.rd.so.bkr@usda.gov	May 25 2022 23:57:00	USDA Rural Housing Service, Customer Service Center, P O BOX 66879, St. Louis, MO 63166-6879
14382783	+ Email/Text: sm.rd.so.bkr@usda.gov	May 25 2022 23:57:00	Usda Rural Development, 4300 Goodfellow Blvd, Saint Louis, MO 63120-1719

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kathy J. Deal thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Ralph H. Deal thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

District/off: 0315-7

User: auto

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